



GAU 2761

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Group 2700

In re application : James P. Coppola III  
Application No. : 09/587,619  
Filed : June 5, 2000  
For : PORTFOLIO ACCOUNTING AND RISK MANAGEMENT  
SYSTEM  
Examiner :  
Attorney's Docket : TRD-001XX

Group Art Unit:2761

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on August 24, 2000.

By: Beverly E. Hjorth  
Beverly E. Hjorth  
Registration No. 32,033  
Attorney for Applicant

LETTER TO OFFICIAL DRAFTPERSON  
RE: SUBMISSION OF FORMAL DRAWINGS

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Submitted herewith in the above-identified application are formal drawings.

Kindly substitute these drawings for the ones currently on file as appropriate and charge any costs associated therewith to

Application No.: 09/587,619  
Filed: June 5, 2000  
Group Art Unit: 2761

Patent and Trademark Office Account No. 23-0804. Triplicate copies of this transmittal letter are enclosed.

Respectfully submitted,

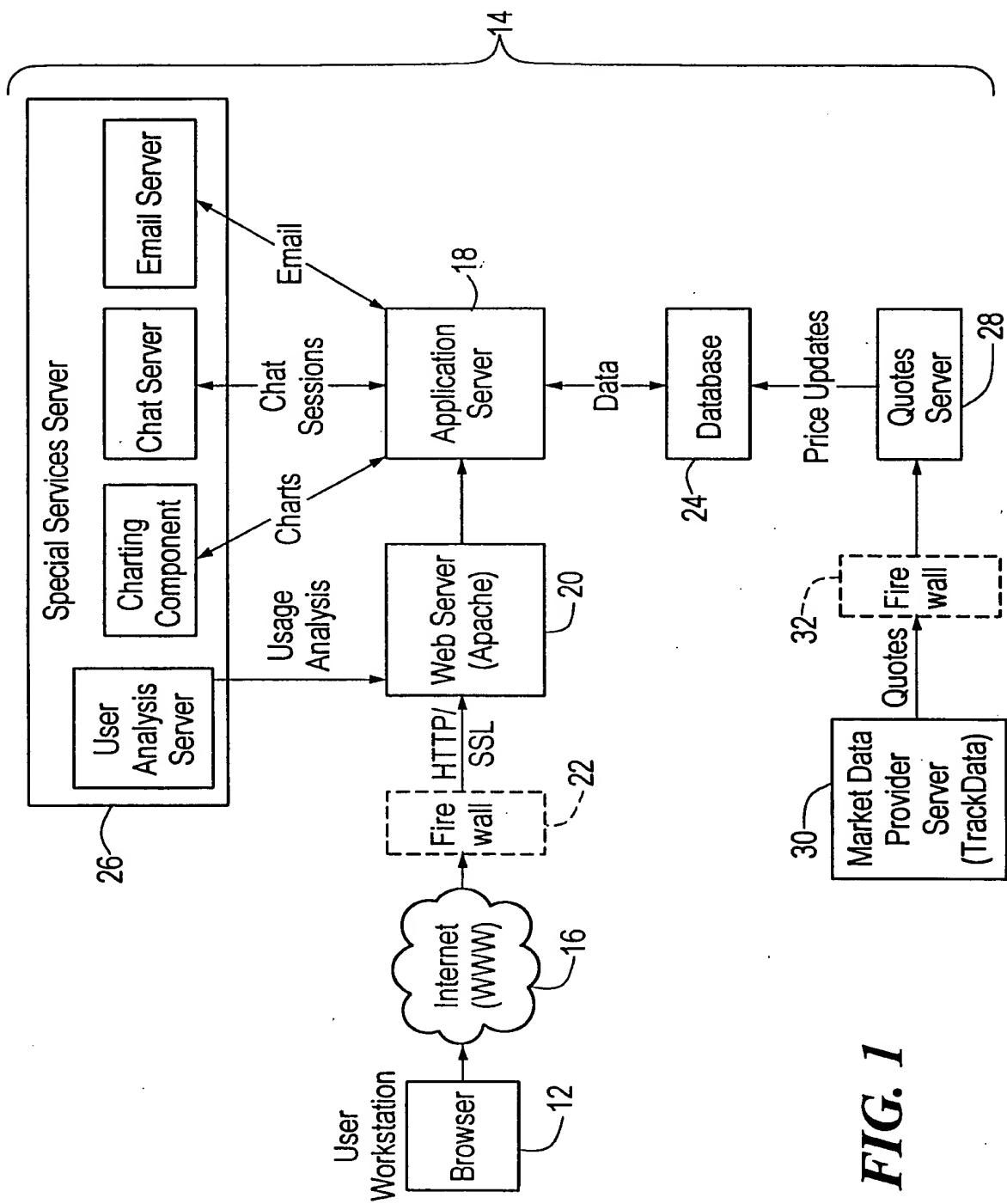
JAMES P. COPPOLA III

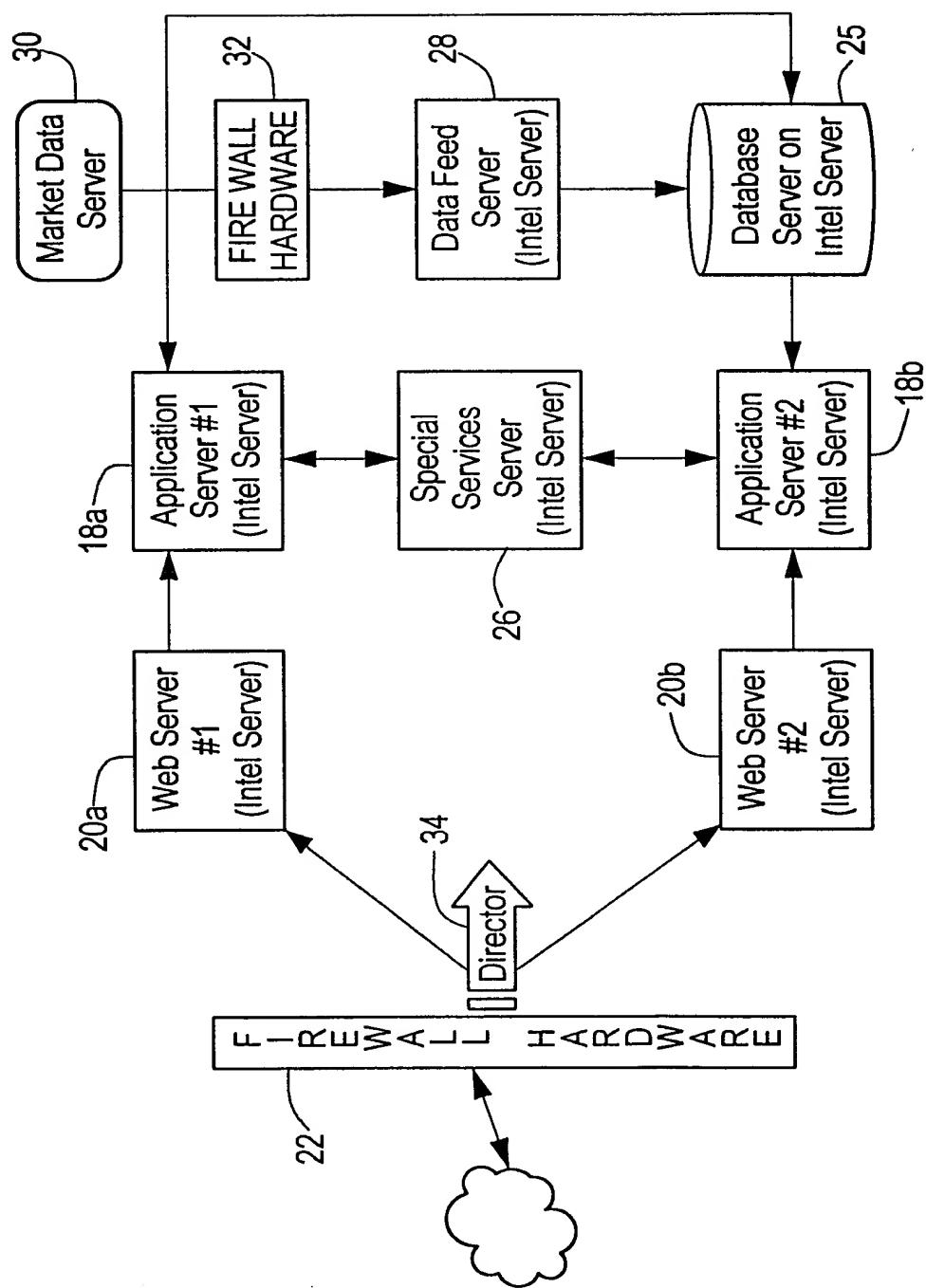
By: Beverly E. Hjorth  
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Date: August 24, 2000

BEH/jde/232195  
Enclosures

**FIG. 1**

**FIG. 2**

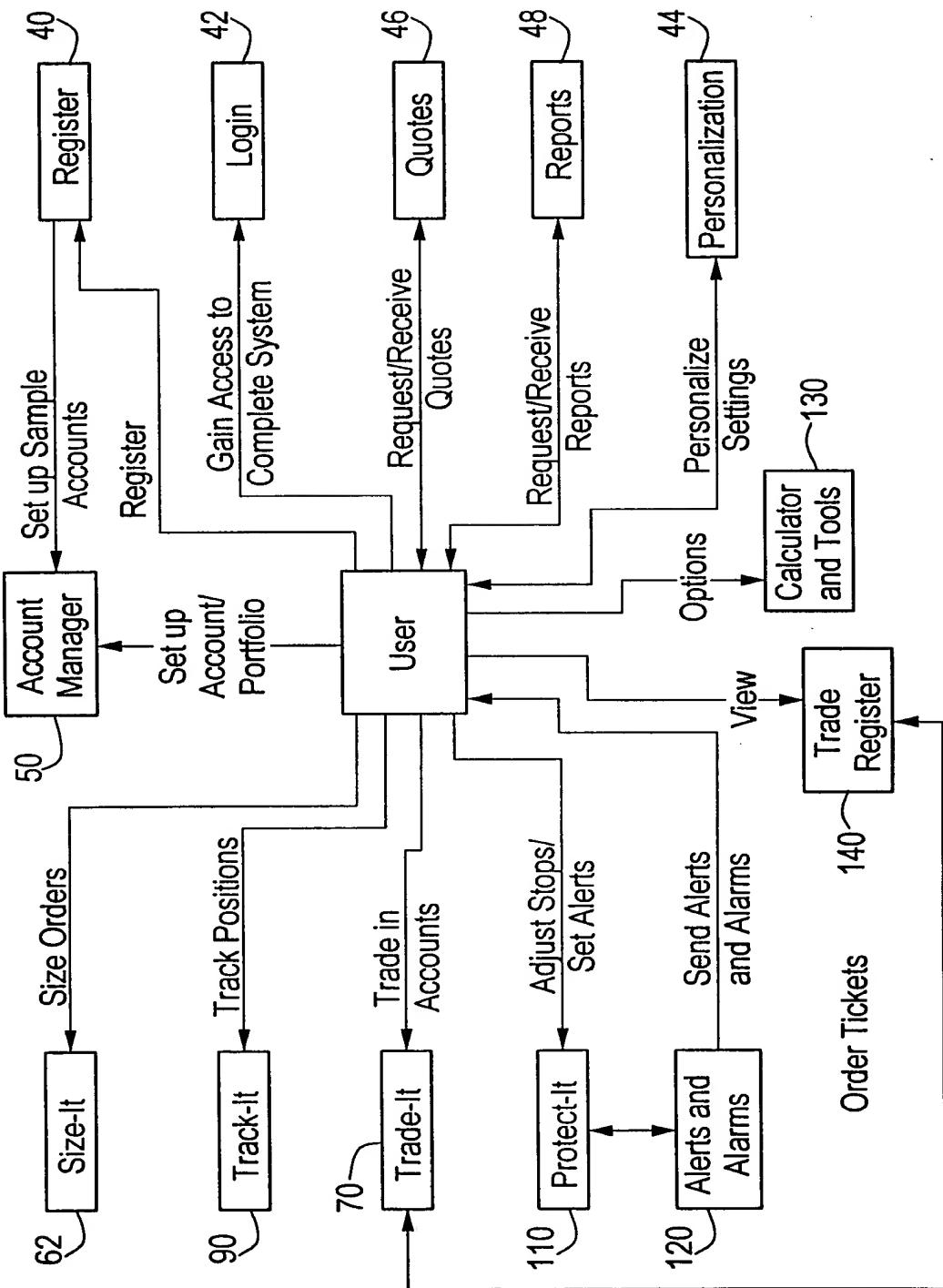
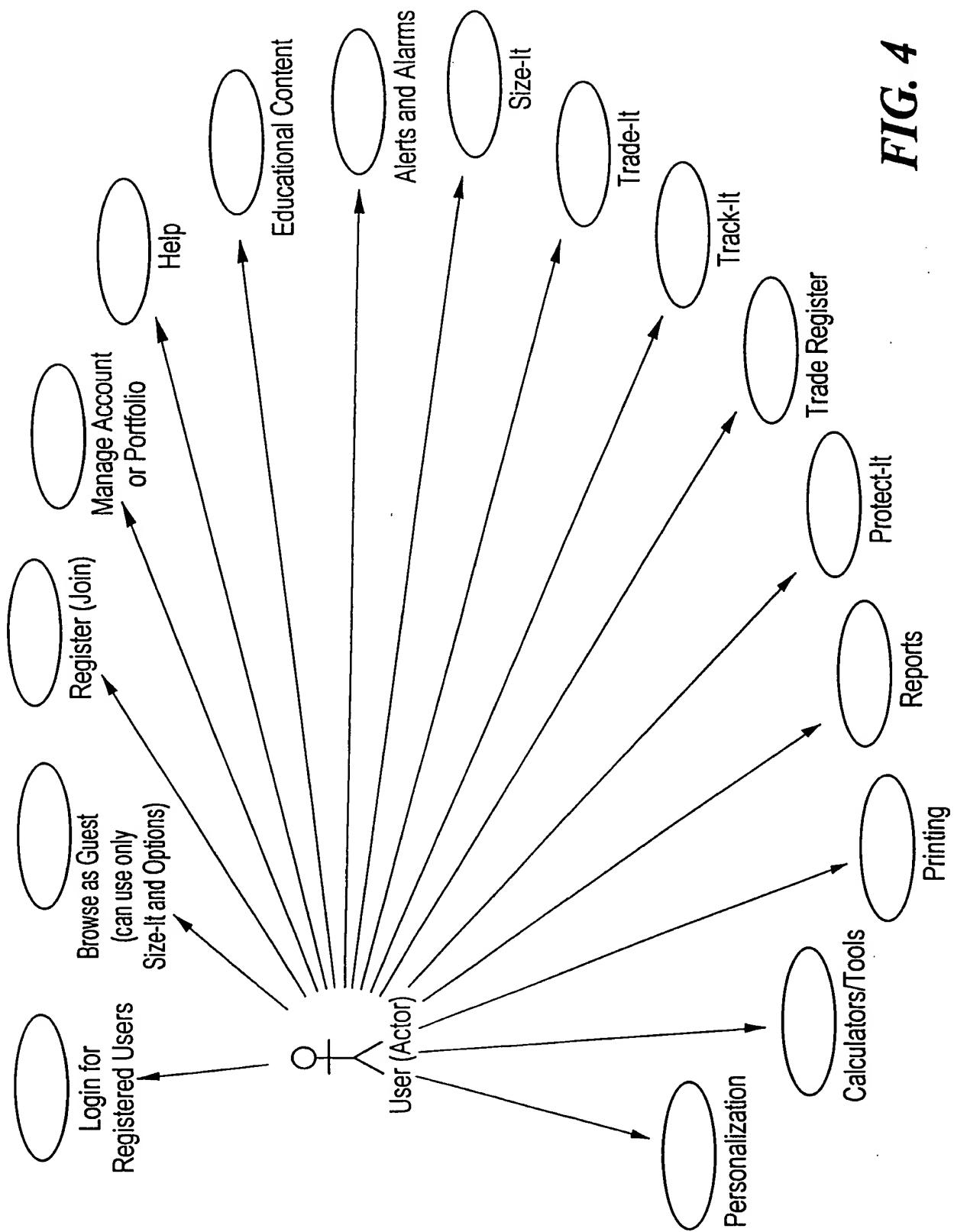
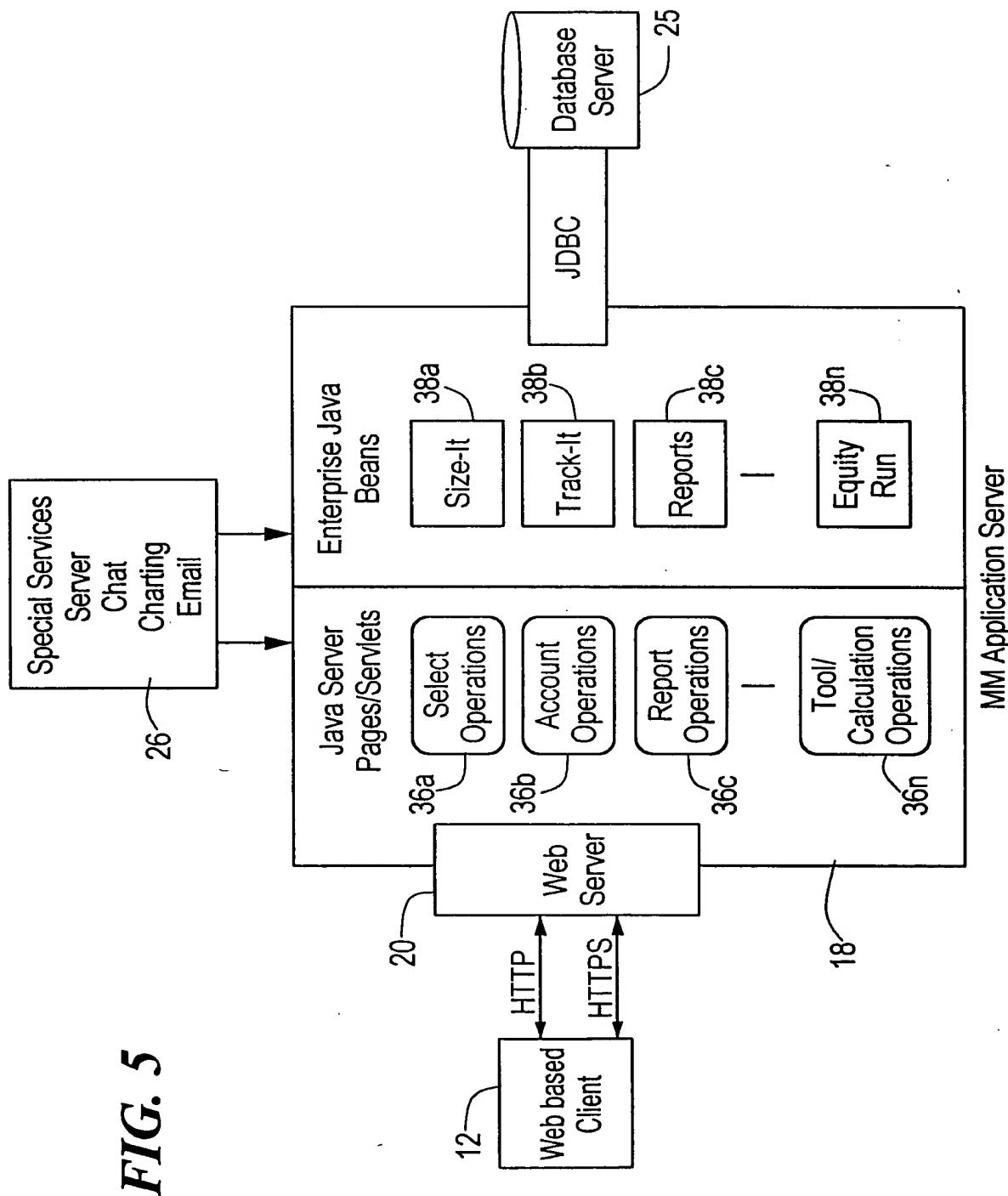


FIG. 3

**FIG. 4**



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The screenshot shows a computer screen displaying the MoneyMaximizer.com website. The main menu includes File, Edit, View, Favorites, Tools, and Help. Below the menu, there's a logo for "MoneyMaximizer" with the tagline "Seatbelts for Investors". The URL "www.moneymaximizer.com" is also present. A sidebar on the right contains links for Home, Education, Tools, Log Out, Maintenance, Help, Reference, Feedback, Risk Reports, Alerts, Quotes, Equity, Planned Risk, Cash, Risk & Equity, Buying Power, and a link to "Click for more detailed Risk Report". The central content area has three columns: the first column discusses buying and selling decisions; the second column discusses risk management and stock shares; and the third column discusses derivatives calculators and investing contracts.

User Welcome-MCI WorldCom Internet

File Edit View Favorites Tools Help

.....

**MoneyMaximizer®**  
Seatbelts for Investors  
www.moneymaximizer.com

Home | Education | Tools  
Log Out | Maintenance | Help  
Reference | Feedback

Risk Reports Alerts Quotes

Equity	40990.3994	R/E %	3.04
Planned Risk	1518.66	Cash	43286.65
Risk & Equity	48481.34	Buying Power	88574.0

| Size-It | Trade-It | Track-It | Protect-It | Risk | Performance | Trade | Calculators |  
| Reports | Report | Register |

People may tell you what and when to buy. Who tells you how much to buy, or when to sell? Capitol preservation and determining how much to buy and when to sell have as much impact as choice and timing.

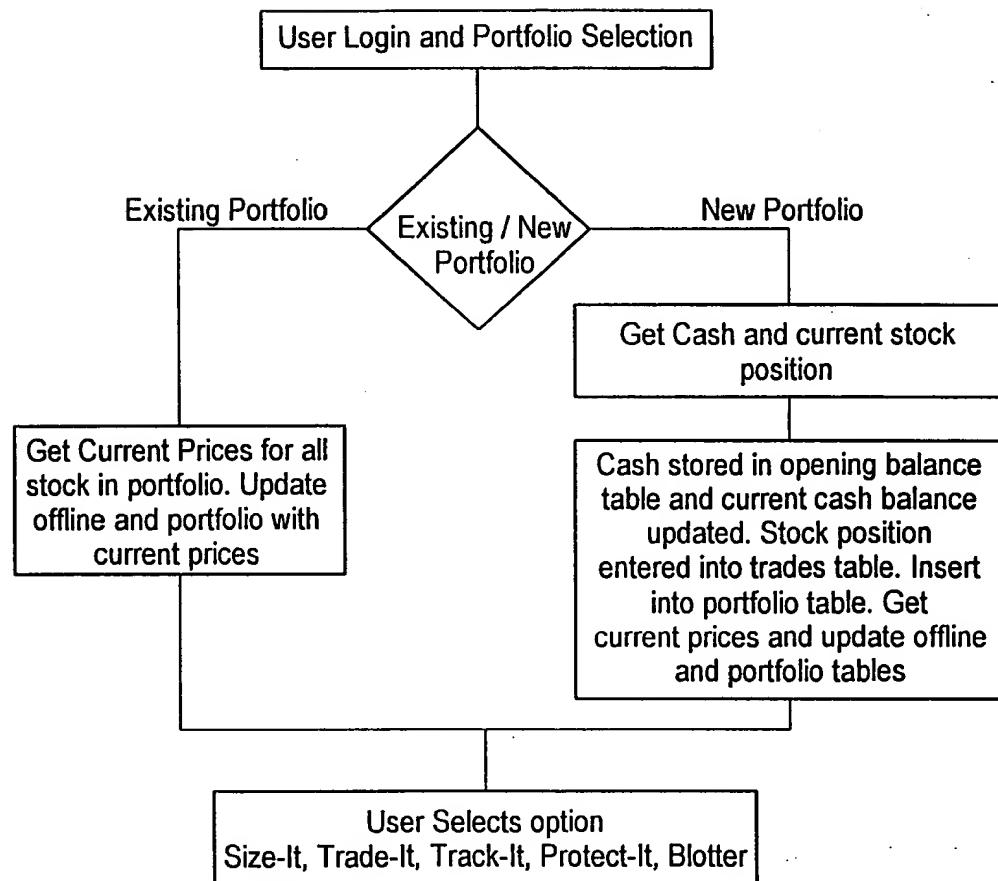
Size-It® is where the process of money management and risk assessment begins. MoneyMaximizer® helps you to determine how many stock shares, mutual fund shares, futures contracts and option contracts to buy or sell.

MoneyMaximizer's® also provides a Derivatives Calculator so you can quickly evaluate the market price of an option, future, or index contract before investing.

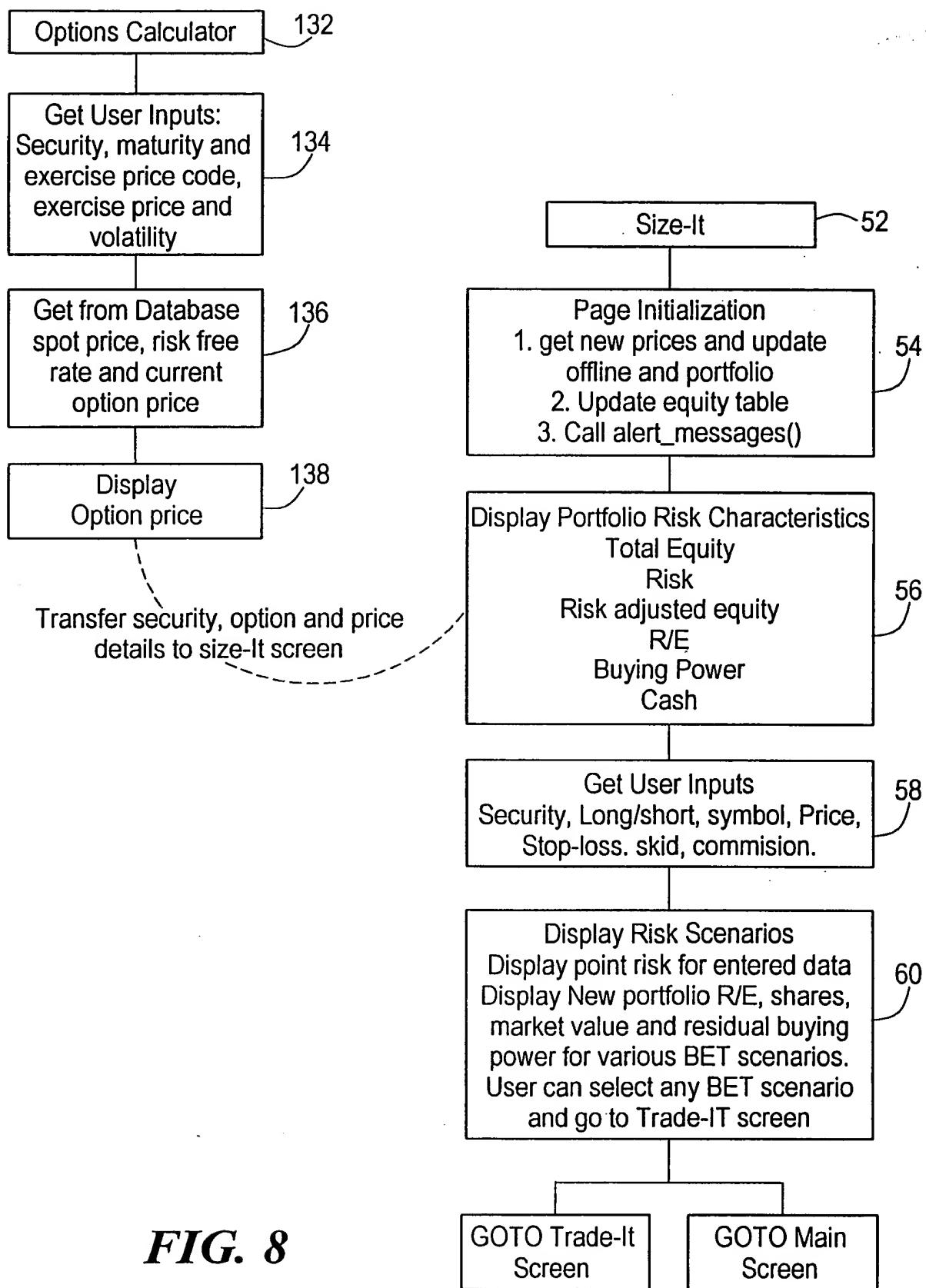
Size-It® will automatically link you to Trade-It®, Track-It® and Protect-It®.

For additional information at any time, feel free to click the help button found on each page. MoneyMaximizer's full description and help will make your journey through the process of MoneyManagement and risk assessment easier.

**FIG. 6**



**FIG. 7**



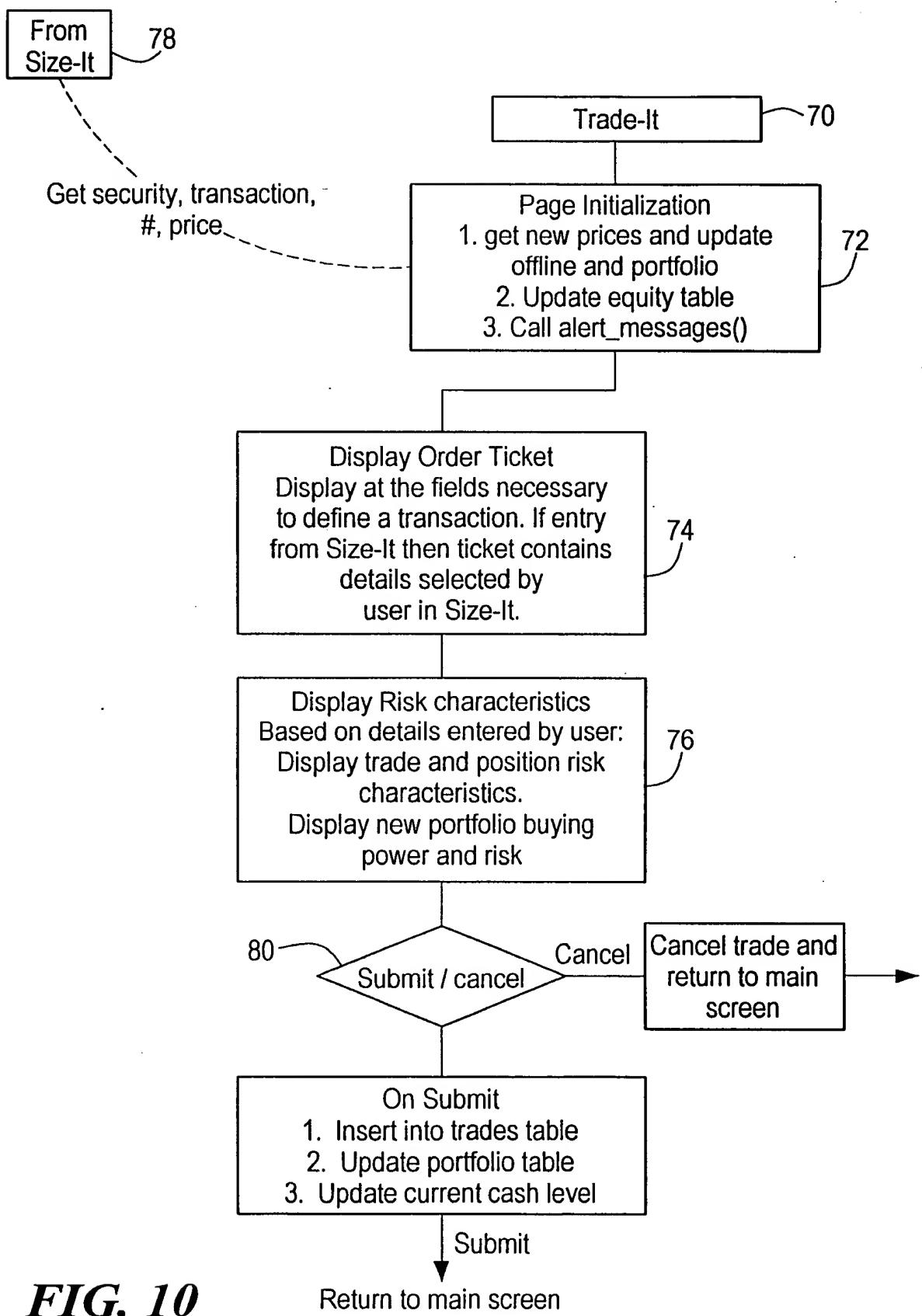
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Sizing your Order - testing		<input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>		Calc Port ?	
<b>Size-It™</b>							
<b>Security:</b>	<input type="button" value="Stock/MF"/> <input type="button" value="▼"/>	<input type="button" value="Long"/> <input type="button" value="▼"/>					
<b>Sizing:</b>							
<b>Symbol:</b>	IBM	New R/E	Size % Risk	Shares	Market Value	Buy Power	▲
Price:	\$108,500,000	4.18%	2.75%	87	\$9,439	103,435	
Stop:	\$90,000,000	4.43%	3.00%	94	\$10,199	102,676	
Skid:	1,000	4.68%	3.25%	102	\$11,067	101,808	
Commission:	0.181	4.93%	3.50%	110	\$11,935	100,940	
Point Risk:	19.681000	5.18%	3.75%	118	\$12,803	100,072	
Equity-Planned Risk:	\$61,970.05	5.43%	4.00%	126	\$13,671	99,204	
R/E:	1.43%	5.68%	4.25%	134	\$14,539	98,336	
Risk to Position:	0.00%	5.93%	4.50%	142	\$15,407	97,468	
Buying Power:	\$112,875.00	6.18%	4.75%	150	\$16,275	96,600	
Cash:	\$50,000.00	6.43%	5.00%	157	\$17,034	95,840	
							▼
<input type="button" value="Print/Fax"/> <input type="button" value="Clear"/>							

*IBM International Business Machines*

**FIG. 9**

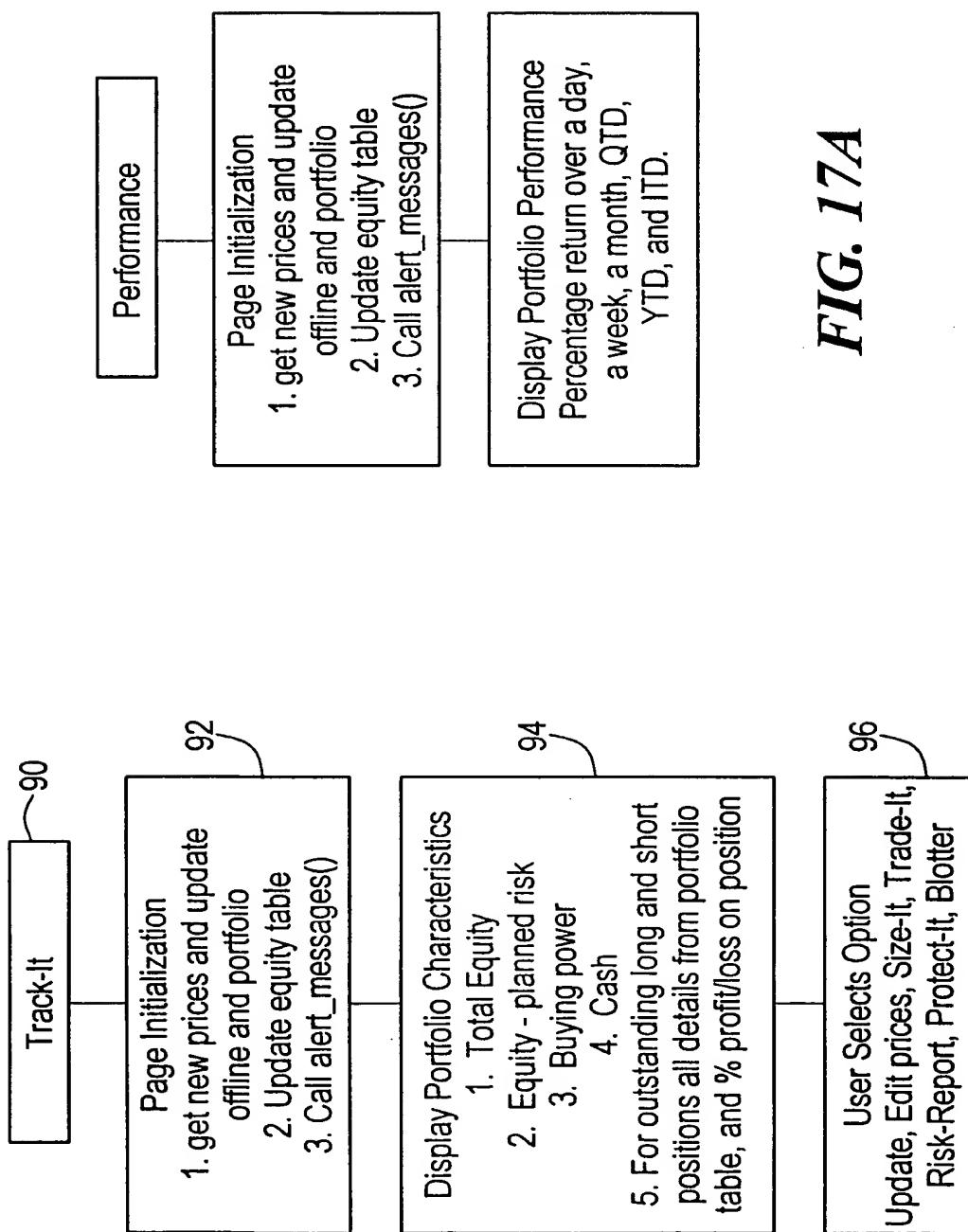
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**FIG. 10**

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FIG. 11



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Portfolio - MoneyMaximizer Sample Trade						
<b>Track-It™</b> <b>Stocks/Options/Mutual Funds</b>						
<input type="checkbox"/> Calc <input type="checkbox"/> Port <input checked="" type="checkbox"/> ?						
Equity - Planned Risk: \$-16,486.75 Buying Power: \$94,670.93 Cash: \$28,000.00						
Bulls						
Stock	Shrs/Cont	Cost Basis	Last	Stop	%R/E	Risk
IBM	200	95.10000	108.4375	90.0000	3.30%	\$3,697
IBM GT	10	1.05000	12.5000	0.2500	10.97%	\$12,300
KO	100	60.10000	52.5625	50.0000	0.23%	\$261
MSFT	35	115.10000	66.3125	60.0000	0.20%	\$222
						\$21,687 2.38%
						\$12,500 10.21%
						\$5,256 -0.67%
						\$2,320 -1.52%
<input type="button" value="Burst Update"/> <input type="button" value="Edit Prices"/>						
Total = <b>14.70%</b> <b>\$16,481</b> <b>\$41,764</b> <b>10.39%</b>						
Bulls						
Stock	Shrs/Cont	Cost Basis	Last	Stop	%R/E	Risk
FTSP	500	8.65000	2.0625	10.0000	3.56%	\$3,993
						\$1,031 2.94%
						\$12,300 10.21%
						\$5,256 -0.67%
						\$2,320 -1.52%
<input type="button" value="Size-It"/> <input type="button" value="Trade-It"/> <input type="button" value="Risk Report"/> <input type="button" value="Protect-It"/> <input type="button" value="Blotter"/> <input type="button" value="Maintenance"/>						
<input type="radio"/> Stk/Opt/MF <input type="radio"/> Ofutures/Opt <input type="button" value="Print"/>						
Total = <b>3.56%</b> <b>\$3,993</b> <b>\$1,031</b> <b>2.94%</b>						

**FIG. 13**

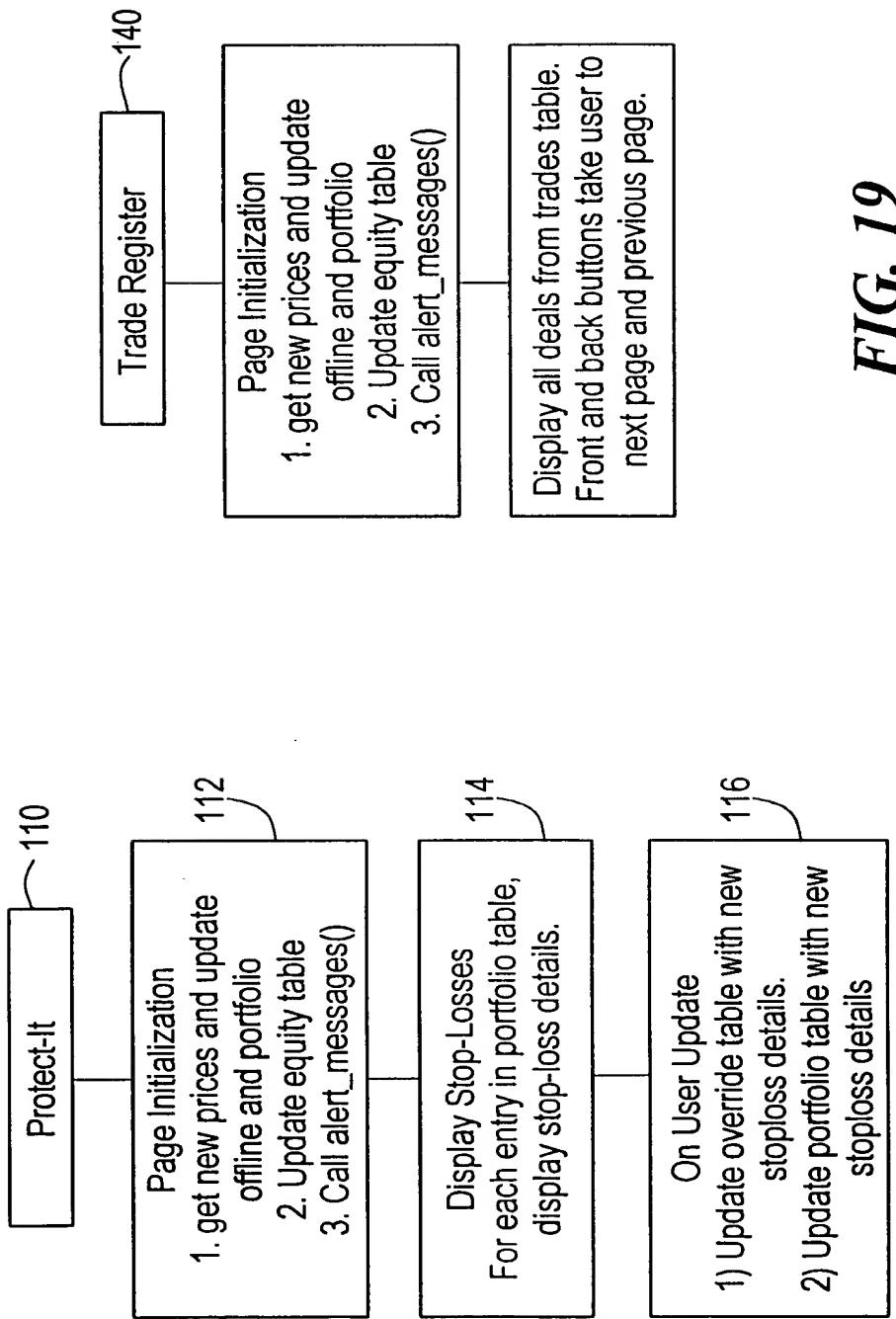


FIG. 15

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Risk Report - MoneyMaximizer Sample Trade			
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
		Port	?
TOTAL	STOCKS/MF	FUTURES	OPTIONS
Equity-Risk:	\$46,233.25		
Planned Risk:	\$8,726.75	\$4,996.75	\$0.00
R/E%:	15.88%	9.09%	0.00%
Equity	\$54,960.00	\$54,725.00	\$235.00
Est. Buying Power:	\$75,775.00		
TRADE DATE BALANCE:	\$28,050.00	\$1,000.00	
WITHDRAWABLE FUNDS:		\$1,000.00	
ENDING BALANCE:			
<< Off Line >>		<input type="button" value="Print"/>	

**FIG. 16**

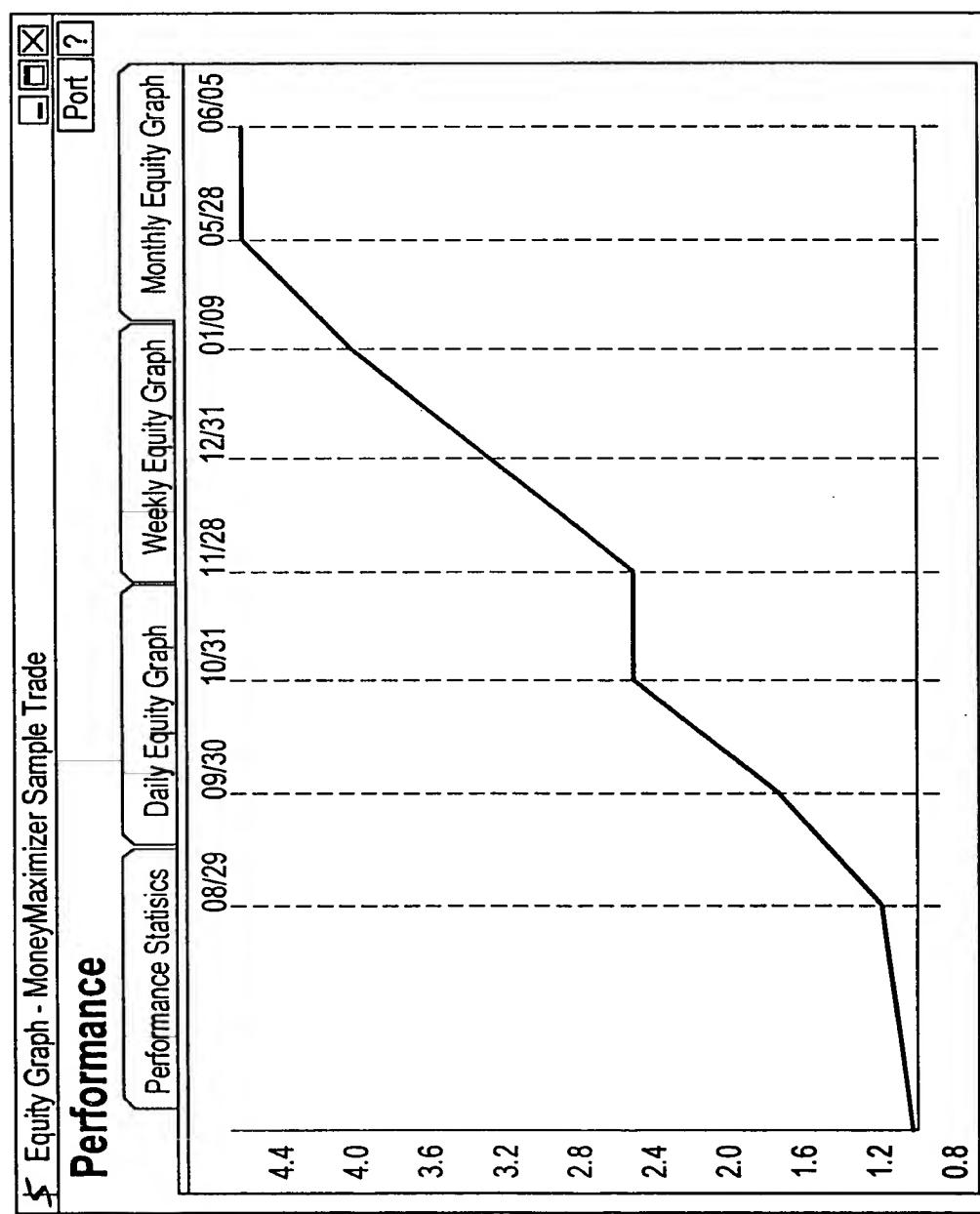


FIG. 17

**\$ Select Portfolio Account**

Please Select a Portfolio to Make Current, then click Go.  
Shortcut: Type a letter to jump down the list, press enter to choose.

MoneyMaximizer Sample Trade	Sample
Long term	Longterm

**Composite View**

**Select Portfolio**

**Go**   **Delete**   **New Portfolio**

**FIG. 25**

**\$ Theoretical Option Price Calculator**

Option Type  Stock  Future  Currency  Future

Spot Price  Exercise price

Maturity - Month  Year   Days

Rate  Volatility

Index: Name   Divisor

To Calculate Implied Volatility, Enter Market Price

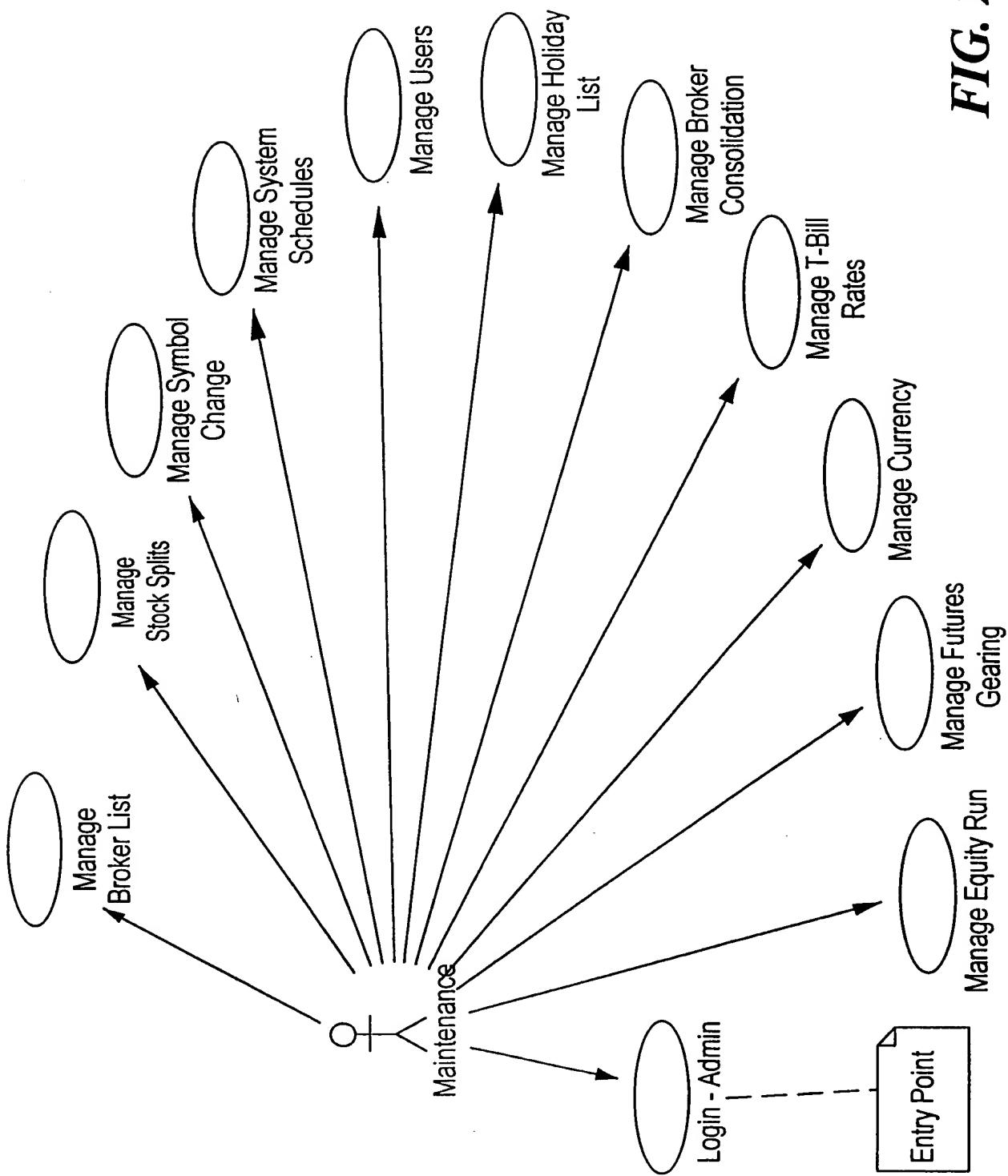
**Enter Dividends**   **Call Results**   **Put Results**

	Date	Amount
1	/ /	0.0000
2	/ /	0.0000
3	/ /	0.0000
4	/ /	0.0000
5	/ /	0.0000

Enter up to 5 dividends to be paid between now and the maturity date:

**FIG. 18**

FIG. 20

**FIG. 21**

\* corecalc.prg  
 \* Procedure to perform core calculations as needed  
 \* when called, main proc will provide "receptacle" params to be passed back

PARAMETERS mport, m\_mkt, m\_risk, mpwr, missue

\* mport = Stock, Future, Option, All, Position  
 \* m\_mkt, m\_risk = passback for mktval, risk, power  
 \* missue = specific position to check (eg: IBM)

```

IF mport = "P"  && checking position
  missue = LEFT (missue+SPACE(10), 10)
ELSE
  missue = SPACE (10)
ENDIF
  
```

```

mselect = SELECT( )
SELECT portfol
if eof()
  mProwHold = 0
else
  mProwHold = recno ()
endif
m_smkt = 0
m_srisk = 0
m_fmkt = 0
m_frisk = 0
m_omkt = 0
m_orisk = 0
m_imkt = 0
m_irisk = 0
m_longs = 0
m_shorts = 0
GO TOP
  
```

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```

DO WHILE .NOT. EOF ()
    m_imatch = ( stock = mIssue ) && l.or.f.result
    *** These two vars are for individual issue values, rest are sums
    mVal = 0
    mDolRisk = 0

    DO CASE
        CASE sto = "S"           JUST STOCKS
            mVal = FxConv( shares*last_sale, stock )
            IF portfolio>short
                m_shorts = m_shorts + mVal
                mDolRisk = FxConv( shares*ABS( stop-last_sale ) + comm_in*shares, stock )
            ELSE
                m_shorts = m_shorts - mVal
                mDolRisk = FxConv( shares*ABS( last_salesstop ) + comm_in*shares, stock )
            ENDIF
            m_shorts = m_shorts + mVal
            mDolRisk = FxConv( shares*ABS( stop-last_sale ) + comm_in*shares )
        CASE sto = "O"           JUST OPTIONS
            mVal = FxConv( shares*last_sale*100, stock )
            IF portfolio>short
                m_shorts = m_shorts + mVal
                mDolRisk = FxConv( 100*shares*ABS( stop-last_sale ) + (comm_in*shares)
            ELSE
                m_shorts = m_shorts - mVal
                mDolRisk = FxConv( 100*shares*ABS( last_salesstop ) + (comm_in*shares) )
            ENDIF
            m_shorts = m_shorts + mVal
            mDolRisk = FxConv( 100*shares*ABS( stop-last_sale ) + (comm_in*shares) )
        CASE sto = "F"           JUST FUTURES
            mVal = FxConv( (buy_price-last_sale)*shares*gear.stock )
            IF portfolio>short
                m_shorts = m_shorts + mVal
                mDolRisk = FxConv( (last_salesbuy_price)*shares*gear.stock )
            ELSE
                m_shorts = m_shorts - mVal
                mDolRisk = FxConv( (last_salesbuy_price)*shares*gear.stock )
            ENDIF
            m_shorts = m_shorts + mVal
            mDolRisk = FxConv( (buy_price-last_sale)*shares*gear.stock )
        CASE sto = "L"           JUST LONGS
            mVal = FxConv( (stop-last_sale)*shares*gear.stock )
            IF portfolio>short
                m_shorts = m_shorts + mVal
                mDolRisk = FxConv( (stop-last_sale)*shares*gear.stock )
            ELSE
                m_shorts = m_shorts - mVal
                mDolRisk = FxConv( (stop-last_sale)*shares*gear.stock )
            ENDIF
            m_shorts = m_shorts + mVal
            mDolRisk = FxConv( (stop-last_sale)*shares*gear.stock )
        ENDIF
    ENDIF
    m_frisk = m_frisk + mDolRisk
    m_imkt = FxConv( shares*ABS( last_salesstop ) * gear +
        (comm_in*shares), stock )
    m_frisk = m_frisk + mDolRisk
    ELSE
        mDolRisk = FxConv( shares*ABS( last_salesstop ) * gear +
        (comm_in*shares), stock )
        m_frisk = m_frisk + mDolRisk
    ENDIF
    IF m_imatch
        m_frisk = m_frisk + mVal
        mDolRisk = mDolRisk + mVal
    ENDIF
    m_frisk = m_frisk + mDolRisk
    ENDCASE
    SKIP
ENDDO

```

FIG. 23

```

DO CASE
CASE import = "A"           ALL/TOTAL EVERYTHING
    m_mkt = m_smkt = m_fmkt = m_omkt
    m_risk = m_srisk + m_frisk + m_orisk
CASE import = "S"           JUST STOCKS
    m_mkt = m_smkt
    m_risk = m_srisk
CASE import = "F"           JUST FUTURES
    m_mkt = m_fmkt
    m_risk = m_frisk
CASE import = "O"           JUST OPTIONS
    m_mkt = m_omkt
    m_risk = m_orisk
CASE import = "P"           JUST INDIVIDUAL POSITIONS
    m_mkt = m_imkt
    m_risk = m_irisk
ENDCASE

mpwr = (2* (mtdbalance+mwdbalance+m_longs-m_shorts) ) - m_longs - m_shorts

sele portfol
if mProwHold > 0
    goto (mProwHold)
endif
SELECT (mselect)

RETURN

```

***FIG. 24***

 MoneyMaximizer (tm) Portfolio Builder

**Portfolio**

**Builder™** Please Enter Your Current:

Trade Date	Balance	\$0.00
Withdrawable Funds		\$0.00
Ending Balance		\$0.00

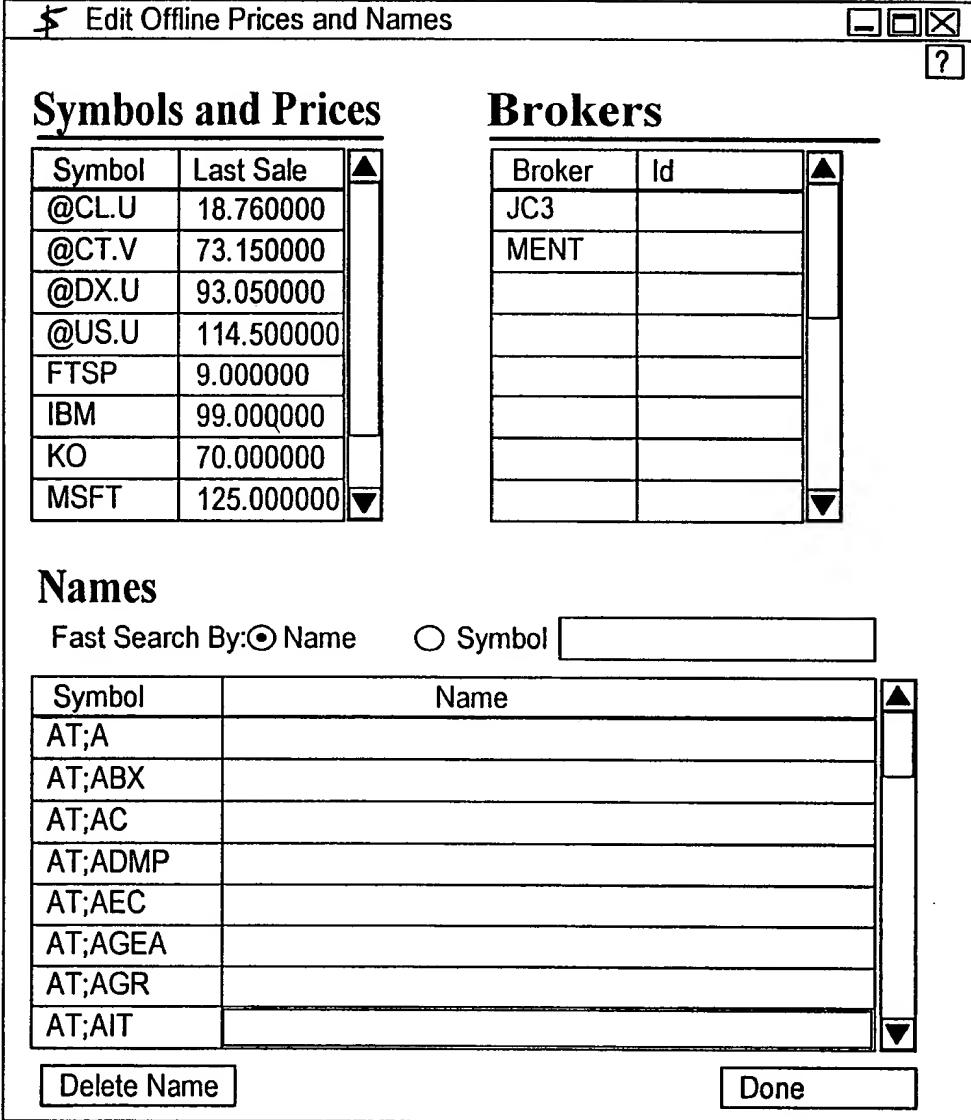
**Quick Help:**

Trade Date Balance represents the trade date cash balance in your equity portfolio.

For more detailed information, click on the red question mark box at the top right corner of this screen. TIP: We suggest that you make a hard copy print of this help and follow along.

Trade Date	U.S.	Type	Symbol	Shrs/Contr	Stop	Price	Lump	Comm

*FIG. 26*

A screenshot of a Windows-style application window titled "Edit Offline Prices and Names". The window contains three main sections: "Symbols and Prices", "Brokers", and "Names".

**Symbols and Prices**

Symbol	Last Sale
@CL.U	18.760000
@CT.V	73.150000
@DX.U	93.050000
@US.U	114.500000
FTSP	9.000000
IBM	99.000000
KO	70.000000
MSFT	125.000000

**Brokers**

Broker	Id
JC3	
MENT	

**Names**

Fast Search By:  Name  Symbol

Symbol	Name
AT;A	
AT;ABX	
AT;AC	
AT;ADMP	
AT;AEC	
AT;AGEA	
AT;AGR	
AT;AIT	

**FIG. 27**

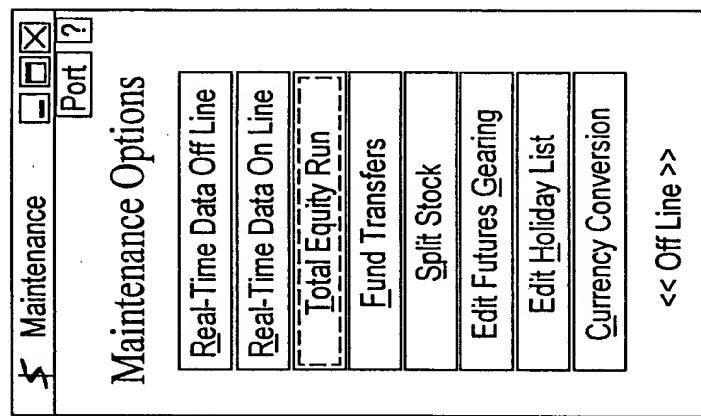


FIG. 28

The screenshot shows a report titled "Expired Stops" with three checkboxes at the top: the first is checked, the second is unchecked, and the third is checked. Below the title, it says "The following stops have passed their expiration date:" followed by a table:

Stock	Stop
@CLU	18.000000
@CT.V	72.850000
@DX.U	92.500000
@US.U	115.000000
FTSP	10.000000
IBM	90.000000

At the bottom of the report are two buttons: "Fix Them Now!" and "Ignore".

FIG. 29